Certificate Number: 03088-PAE-DE-035867606

Bankruptcy Case Number: 16-13758



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 27, 2021</u>, at <u>7:28</u> o'clock <u>AM CDT</u>, <u>Michael R Shanks</u> completed a course on personal financial management given <u>by internet</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: July 27, 2021 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor